Case 18-27352 Doc 1 Filed 09/28/18 Entered 09/28/18 13:33:48 Desc Main Document Page 1 of 13

Chapter you are filing under:	
☐ Chapter 7	
☐ Chapter 11	
☐ Chapter 12	
Chapter 13	☐ Check if this an amended filing
	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ure identification (for nple, your driver's use or passport).	Jim First name J Middle name	First name Middle name
	Bring your picture identification to your meeting with the trustee.	tification to your	Wardynski Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ide your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security liber or federal vidual Taxpayer itification number	xxx-xx-7652	

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Case number (if known)

Debtor 1 Jim J Wardynski

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 3602 S Damen Chicago, IL 60609 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Jim J Wardynski

ar	Tell the Court About	Your E	Bankruptcy Ca	se						
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. □ Chapter 7								
	choosing to file under									
			Chapter 11							
			Chapter 12							
			Chapter 13							
3.	How you will pay the fee	•	about how yo	u may pay. Ty attorney is sub	pically, if you are p	paying the fe	ee yourself, you ma	k's office in your locay y pay with cash, ca ney may pay with a c	shier's check, or mo	oney
					stallments. If you ts (Official Form 1		option, sign and a	ttach the Application	for Individuals to P	Pay
			I request that but is not req	t my fee be wa	aived (You may re your fee, and may	equest this o	if your income is le	re filing for Chapter ess than 150% of the . If you choose this	e official poverty line	e that
								B) and file it with you		out
Э.	Have you filed for bankruptcy within the	■ N	0.							
	last 8 years?	ΠY	es.							
			District			Vhen		Case number		
			District		V	Vhen		Case number		
			District		V	Vhen		Case number		
10.	Are any bankruptcy cases pending or being	■ N	0							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ΠY	es.							
			Debtor				i	Relationship to you		
			District		V	Vhen	(Case number, if know	wn	
			Debtor				F	Relationship to you		
			District		V	Vhen	(Case number, if know	wn	
11.	Do you rent your residence?	■ N	o. Go to I	ine 12.						
		ПΥ	es. Has yo	ur landlord obt	ained an eviction	udgment a	gainst you?			
				No. Go to line	12.					
			Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it as pathis bankruptcy petition.							of

Document Page 4 of 13 Case number (if known) Debtor 1 Jim J Wardynski Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Jim J Wardynski Document Page 5 of 13 Case number (if known)

Part 5: Explain Your Ef

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1 Jim J Wardynski		Document	Page 0 01 13	Case number (if kr	nown)			
Part	6: Answer These Quest	ions for Rep	orting Purposes						
16.	What kind of debts do you have?		re your debts primarily consum dividual primarily for a personal, f			n 11 U.S.C. § 101(8) as "incurred by an			
			No. Go to line 16b.						
			Yes. Go to line 17.						
			Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. □ No. Go to line 16c.						
			Yes. Go to line 17.						
		16c. S	tate the type of debts you owe that	it are not consumer de	bts or business deb	ots			
17.	Are you filing under Chapter 7?	■ No.	am not filing under Chapter 7. Go	to line 18.					
	Do you estimate that after any exempt property is excluded and		am filing under Chapter 7. Do you re paid that funds will be available			s excluded and administrative expenses			
	administrative expenses] No						
be availab	are paid that funds will be available for distribution to unsecured] Yes						
	creditors?								
18.	How many Creditors do you estimate that you owe?	1 -49		□ 1,000-5,000		1 25,001-50,000			
		□ 50-99		☐ 5001-10,000		□ 50,001-100,000 □ M			
		☐ 100-199 ☐ 200-999		1 0,001-25,000		☐ More than100,000			
19.	How much do you	□ \$0 - \$50,000		□ \$1,000,001 - \$10 r	million	□ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?	□ \$50,001		□ \$10,000,001 - \$50 million		□ \$1,000,000,001 - \$10 billion			
	be worth.		1 - \$500,000	□ \$50,000,001 - \$100 millio □ \$100,000,001 - \$500 mill		\$10,000,000,001 - \$50 billion			
		□ \$500,001 - \$1 million		山 \$100,000,001 - \$5	UU MIIIION	☐ More than \$50 billion			
20.	How much do you	□ \$0 - \$50	,000	□ \$1,000,001 - \$10 r	million	□ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?	□ \$50,001	- \$100,000	□ \$10,000,001 - \$50		☐ \$1,000,000,001 - \$10 billion			
			1 - \$500,000	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million		☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion			
		□ \$500,00	1 - \$1 million	<u> </u>	OO IIIIIIOII	I More triair \$50 billion			
Part	7: Sign Below								
For	you	I have exam	nined this petition, and I declare u	nder penalty of perjury	that the information	n provided is true and correct.			
			osen to file under Chapter 7, I am es Code. I understand the relief av			er Chapter 7, 11,12, or 13 of title 11, to proceed under Chapter 7.			
			ey represents me and I did not pay I have obtained and read the notic			attorney to help me fill out this			
		I request re	lief in accordance with the chapte	of title 11, United Sta	tes Code, specified	in this petition.			
		bankruptcy and 3571.	case can result in fines up to \$250			perty by fraud in connection with a , or both. 18 U.S.C. §§ 152, 1341, 1519,			
		Jim J Wai Signature o		Signa	ature of Debtor 2				
		Executed or	Contombor 20, 2049	Evan	uted on				
		EVECUTER O	MM / DD / YYYY		MM / DD	/ YYYY			

Debtor 1 Jim J Wardynski Document Page 7 of 13 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Joseph	R. Doyle	Date	September 28, 2018
Signature of	Attorney for Debtor		MM / DD / YYYY
Joseph R. Printed name	Doyle 6279065		
Bizar & Do	yle, LLC		
Firm name			
123 West I	Madison Street		
Suite 205			
Chicago, I	L 60602		
Number, Street,	City, State & ZIP Code		
Contact phone	312-427-3100	Email address	joe@bizardoylelaw.com
6279065 IL	_		
Bar number & St	tate		

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Fill in th	is information to identif	y your case:						
United S	tates Bankruptcy Court fo	r the:						
NORTH	ERN DISTRICT OF ILLIN	ois						
Case nu	Case number (# known)		Chapter you are filing under:					
			☐ Chapter 7					
			☐ Chapter 11					
			☐ Chapter 12					
			Chapter 13	Check if this an amended filling				
between all of the Be as co	them. In joint cases, on forms. mplete and accurate as see is needed, attach a	e of the spouses must report info possible. If two married people a	rmation as <i>Debior 1</i> and the other re filing together, both are equally	the form uses <i>Debtor 1</i> and <i>Debtor 2</i> to as <i>Debtor 2</i> . The same person must be <i>L</i> responsible for supplying correct inform your name and case number (if known)	Debtor 1 in			
For you		I have examined this petition, and I	declare under penalty of perjury that	the information provided is true and correct	1.			
				if eligible, under Chapter 7, 11,12, or 13 of t r, and I choose to proceed under Chapter 7				
			did not pay or agree to pay someone d the notice required by 11 U.S.C. §	who is not an attorney to help me fill out thi: 342(b).	5			
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
				g money or property by fraud in connection up to 20 years, or both. 18 U.S.C. §§ 152, 1				
		Jigi J Wardynski Signature of Debtor 1	Signature	of Debtor 2				

Executed on 9 - 2 7 - / 0 Executed on MM / DD / YYYY

Case 18-27352 Doc 1 Filed 09/28/18 Entered 09/28/18 13:33:48 Desc Main Page 9 of 13 Document Debtor 1 Jim J Wardynski Case number (if known) For your attorney, if you are I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter represented by one for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the If you are not represented by an attorney, you do not need schedules filed with the petition is incorrect. to file this page. /s/ Joseph R. Doyle Date Signature of Attorney for Debtor Joseph R. Doyle 6279065 Printed name Bizar & Doyle, LLC Firm name 123 West Madison Street

Email address

joe@bizardoylelaw.com

Suite 205

6279065 IL Bar number & State

Chicago, IL 60602
Number, Street, City, State & ZIP Code
Contact phone 312-427-3100

Fill in this infor	mation to identify your	case:			
Debtor 1	Jim J Wardynski				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, liting)	First Name	Middle Name	Lest Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	in the same property of	
Case number				ł	
(if known)				—	Cifthis is an
ł	<u></u>			amend	ded filing
Official Forn	m 106Dec				
Declarat	ion About a	n Individual	Debtor's Sc	hedules	12/15
If two married po	eople are filing togethe	r, both are equally respo	nsible for supplying corr	ect information.	
and all the					
				Making a false statement, concealing fines up to \$250,000, or imprisonm	
	8 U.S.C. 5§ 152, 1341, 1		krupicy case can result ii	times up to 4230,000, or imprisoring	ent for up to 20
•	-				
Sig	n Below				
Didweyna	W 01 22722 to 2004 0004	sens who is NOT an ette	rney to help you fill out b	rates farmed	
Dia you pa	is or adies to bas sour	COME WILD IS HOT ALL ALLO	may to neep you me out o	Biski opicy ioi illa r	
■ No					
☐ Yes. I	Name of person			Attach Bankruptcy Petition P	reparer's Notice.
-	<u> </u>	***************************************		Declaration, and Signature (
Under pena	alty of perjury, I declare	that I have read the sun	nmary and schedules filed	d with this declaration and	
	e true anglicorrect.	Λ	•		
x l	m 1 1/2	a lon 1	x		
	Wardynski	- Carlotte	Signature of	Debtor 2	
S ignatu	ire of Debtor 1	-18			
Date	9-21	-18	Date		
Date			Date		

Official Form 106Dec

Fill in this inform	nation to identify your	case:					
Deblor 1	Jim J Wardynski						
Dahlas 0	First Name	Middle Name		Last Name			
Debtor 2 (Spouse II, filing)	First Name	Middle Name		Last Name			
United States Ba	inkruptcy Court for the:	NORTHERN DISTR	RICT OF ILLI	NOIS			
Case number							heck if this is an mended filing
Official Fo	rm 107 of Financial A	affairs for Inc	iividual	s Filing fo	or Bankrup	tcy	4/16
information. If m	and accurate as possib nore space is needed, a n). Answer every quest Below	ttach a separate she	et to this fo	rm. On the top	of any additional	pages, write you	r name and case
are true and com with a bankrupto	rect. I understand that is by case can result in fin, 1341, 1519, and 3571.	naking a false stater	ment, conce	aling property,	or obtaining mon	penalty of perju ey or property by	ry that the answers r fraud in connection
oim J.Wardyn Signature of De		S	ignature of	Debtor 2			
Date 9	- 27-18	D	ate			Principal and the Control of the Con	
Did you attach a ■ No □ Yes	dditional pages to <i>You</i>	r Statement of Finan	ncial Affairs	for Individuals i	Filing for Bankrup	otcy (Official Form	n 107)?
■ No	gree to pay someone w				•		
LJ Yes. Name of	Person Attach th	e Bankruptcy Petition	n Preparer's I	Volice, Declarati	ion, and Signature ((Official Form 119)).

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E di	nable of normation to iden	hifo which marker		
	ted States Bankruptcy Co			
NO	RTHERN DISTRICT OF I	LLINOIS		
Cas	se number (if known):	· All the second		
<u>Of</u>	ficial Form 121	_		
<u>St</u>	atement Ab	out Your Social Security Nu	ımbers 12/15	
torn	n as part of the public ca		ayer Identification numbers you have used. Do not file this oust not be included in the court's public electronic records	
Indi to th	vidual Taxpayer Numbe	r on any other document filed with the court. The cour	ou should not include a full Social Security Number or t will make only the last four digits of your numbers known 5. Trustee or bankruptcy administrator, and the trustee	J
fine	s up to \$250,000, or imp	risonment for up to 20 years, or both. 18 U.S.C. §§ 15	• •	
Par	Tell the Court Abo	ut Yourself and Your spouse if Your Spouse is Filing \ For Debtor 1:	For Debtor 2 (Only If Spouse is Filing:)	
1.	Your name	Jim		
		First name	First name	
		J Middle name	Middle name	
		Wardynski		
		Last name	Last name	
Pa	t 2: Tell the Court Abo	out all of Your Social Security or Federal Individual Tax	payer Identification Numbers	
2.	All Social Security			
_	Numbers you have used	321-70-7652		
		☐ You do not have a Social Security Number	☐ You do not have a Social Security Number	
3. All federal individual Taxpayer Identification Numbers (ITIN) you have used				
		You do not have an iTIN.	☐ You do not have an ITIN.	
Fa	rt 3: Sign Below			
		Under penalty of perjury, I declare that the information I have provided in this form is true and correct.	Under penalty of perjury, I declare that the information I have provided in this form is true and correct.	
		Signature of Debtor 1	Signature of Debtor 2	
		Date 9 - 27 - 19	Date	

Credit One Bank Na Po Box 98872 Las Vegas, NV 89193

Internal Revenue Service*
PO Box 7346
Philadelphia, PA 19101-7346

Seterus PO Box 1077 Hartford, CT 06143

Steven Waydynski 3602 S Damen Chicago, IL 60609